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(54) Abstract Title
A credit, debit, discount or loyalty card having a re-writable visual display

(57) The card includes a display which can be printed or re-written in a card reader/writer so as to display the current number of points or promotional offer. The display may be thermochromic or a metal surface that can be printed upon. The card may employ magnetic encoding or be a smart card.



Fig. 1



Fig. 1

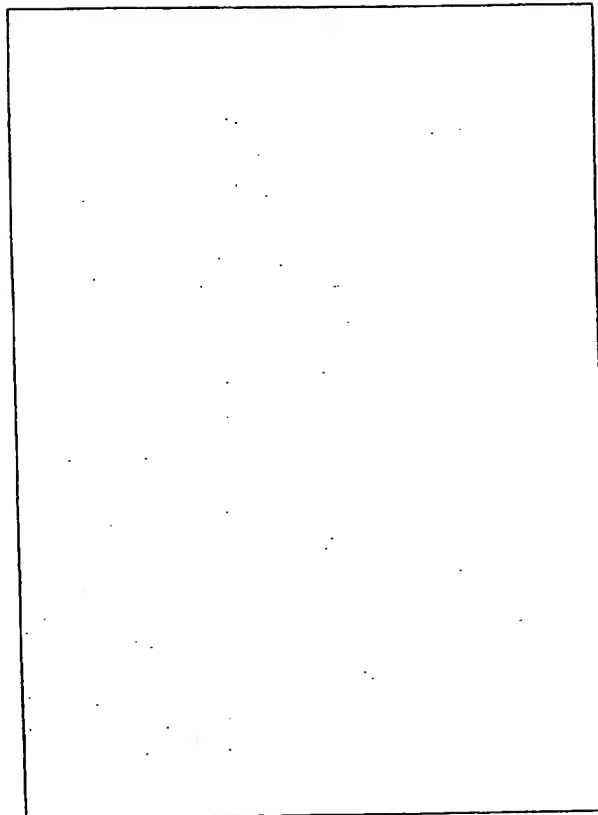


Fig. 2

Visual Display Card

This idea relates to a Visual Display Card.

The Visual Display Card is a card similar to a credit card. This card will enable the company that provides them to print messages on the card each time it is used by the owner / consumer. This message will update each time the card is scanned and the business providing the card changes or updates the previous message sent.

The card will be of variable size but usually the size of a credit card. The card currently uses thermo chromic technology, to display visually on the face of the card messages and information to the customer, user, or owner of the card. For example it may be used when a purchase is made to award loyalty points. The card is inserted into a reader / writer device that will print both retailer or other business specific and customer specific information directly onto the card.

The specific embodiment of the idea will now be described by way of an example with reference to the accompanying drawing in which:

Fig 1. Shows in perspective the Visual Display Card

Fig 2. Shows the reverse of the card enabling company logo and any specific card details or statutory requirements to be printed on it.

The card can have printed on it all the information used by conventional methods, including logos, graphics, promotional messages but most importantly, the card can display the current number of points / air miles or any other promotional offer when used as a loyalty card for example. This may show points or value or any other information required by the consumer, customer, or business.

The best part is that the message or messages or any other information is re written each time the card is presented for use and is inserted into a reader writer device. When the customer presents the card it will enable the exact points value (as an example) to be printed and visible on the card. It will also for example enable a retailer or any other business to print specific merchandising, marketing, or pricing information on the card, or any other information as required. Example of a national recall of a product that was purchased by the customer. The card could have a specific message asking the customer to return it.

I believe the card will initially be used as a loyalty card or discount card, but could be uses as a debit or credit card, or any other card that contains or uses standard magnetic encoding, or "Smart Card" technology.

The visual display area will at some point also be used for advertising.

The wafer thin card also allows more cards in less space. It currently has a metal type surface that is printed upon as described previously. As technology develops other

materials may be developed and other mechanisms may be developed to be able to rewrite on the card described.

The card therefore currently has one side to be used for a logo etc. a proportion of the reverse has a metallic like area (this may change with future developments) for printing and rewriting or updating messages.

The Visual Display Card will obviously be a new advertising medium. The visual display screen will also offer improved security for stolen cards as any card swiped through the reader / writer after being reported stolen or lost can then be imprinted with a security message that the card is invalid.

Claims

1. A Visual Display Card of variable size but probably the size of a credit card that will enable updating or overwriting of customer / user specific information to be printed each time the card is used.
2. The Visual Display Card as claimed in Claim 1 can have user specific information imprinted on it.
3. The Visual Display Card as claimed in Claim 1 and Claim 2 will enable every business that uses the card to print any information they want to on any specific card.
4. The Visual Display Card as claimed in Claim 1 and Claim 2 and Claim 3 will enable initially loyalty cards to have imprinted and updated on each occasion the card is used the number of points attributed to that particular card holder or group of cardholders.
5. A Visual Display Card as claimed in all previous claims that may well in future replace all credit cards as we know them today, to enable direct messages to be sent to the users which may sponsor that particular card company, or wish to buy, rent or lease that rewriting or overwriting space.
6. A Visual Display Card as claimed in all previous claims that will enable direct messages of any type to be sent by any company an encrypted rewritten on to a specific card.
7. A Visual Display Card as claimed in all previous claims that is reusable and uses a reversible printing process that can be used more than several hundred times.
8. A Visual Display Card as claimed in all previous claims that currently uses technology that is easy to operate, is low energy and low cost.
9. A Visual Display Card as claimed in all previous claims displays a visual and changeable message that can be backed up by invisible magnetic or RF information.
10. The Visual Display Card as claimed in all previous claims displays a visual and changeable message that may be used for advertising or sponsorship of any type.
11. The Visual Display Card as claimed in all previous claims will be a new medium for advertising and marketing.
12. The Visual Display Card as claimed in all previous claims will offer improved security as it will enable stolen or lost cards to have a security message imprinted upon it.
13. A Visual Display Card substantially as described herein with reference to figures 1-2 of the accompanying drawing.